

What prepares someone to buy?

Family Housing Advisory Services, Inc.

Organization Mission:

To improve the quality of life and eliminate poverty by helping people achieve housing stability and financial security.



FAMILY HOUSING
Advisory Services, Inc.

OMAHA 100, INC.

Presented by:

Denise Parker
Assistant Director
Homeownership Program



Where do I start??



HomeBuyer Pre-Purchase Education Workshop

Why Attend?

- ▶ Buying a home is one of the most important decisions an individual makes during their lifetime.
 - ▶ As an informed buyer/borrower, the purchasing process will go much smoother.
- ▶ FHAS's training is given by many experts in the field to guide the buyer in the right direction.

What Is Learned

- *Is Homeownership for you*
- *Types of Mortgages*
- *The Mortgage Approval Process*
- *Costs to Close on a Home*
- *Real Estate Contracts*
- *Home Inspections*
- *Homeowners Insurance*
- *The Closing Process*
- *Homeowner Responsibilities*
- *Basic Financial Management*



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Options

FACE TO FACE



NEBRASKA
Housing Developers
ASSOCIATION

ONLINE CLASSES

Freddie Mac

eHomeAmerica
Education for your financial well-being

FRAMEWORK®

ONLINE CLASSES



ESSENT

MGIC

Genworth 



Arch

National MI®

RADIAN
Ensuring the American Dream®



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Light bulb goes off



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Why is Homebuyer Education Important

- *Helps Consumers Make Wiser Choices*
- *Prepares the Buyer for the Process*
- *A Freddie Mac Study Confirmed*
 - *Lowers 90 day delinquency rates by:*
 - *Classroom Education by 26%*
 - *Home Study Education by 21%*

Questions???



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Thank

You!



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